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	Application No.	Applicant(s)
Notice of Allowability	09/804,674	SPITZ ET AL.
	Examiner	Art Unit
	Ababik Kim	2876
	Ahshik Kim	2070
The MAILING DATE of this communication at all claims being allowable, PROSECUTION ON THE MERITS erewith (or previously mailed), a Notice of Allowance (PTOLIOTICE OF ALLOWABILITY IS NOT A GRANT OF PATEN of the Office or upon petition by the applicant. See 37 CFR 1	S IS (OR REMAINS) CLOSED in -85) or other appropriate comm IT RIGHTS. This application is	n this application. If not included unication will be mailed in due course. THIS
. 🔀 This communication is responsive to amendment filed	on 12/20/03.	
. ☑ The allowed claim(s) is/are <u>1-5,7-16 and 18-32</u> .		
. $igotimes$ The drawings filed on <u>12 March 2001</u> are accepted by	the Examiner.	
. Acknowledgment is made of a claim for foreign priorit	ty under 35 U.S.C. § 119(a)-(d)	or (f).
a) All b) Some* c) None of the:		
 Certified copies of the priority documents in 	have been received.	
2. Certified copies of the priority documents I	have been received in Application	on No
3. Copies of the certified copies of the priority	y documents have been receive	d in this national stage application from the
International Bureau (PCT Rule 17.2(a)).		
* Certified copies not received:		
Applicant has THREE MONTHS FROM THE "MAILING DA noted below. Failure to timely comply will result in ABANDO THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.		e a reply complying with the requirements
. A SUBSTITUTE OATH OR DECLARATION must be si INFORMAL PATENT APPLICATION (PTO-152) which		
. CORRECTED DRAWINGS (as "replacement sheets")	must be submitted.	
(a) I including changes required by the Notice of Drafts	person's Patent Drawing Review	w (PTO-948) attached
1) 🗌 hereto or 2) 🔲 to Paper No./Mail Date		
(b) ☐ including changes required by the attached Exami Paper No./Mail Date	ner's Amendment / Comment or	r in the Office action of
Identifying indicia such as the application number (see 37 Cl each sheet. Replacement sheet(s) should be labeled as such		
 ✓ DEPOSIT OF and/or INFORMATION about the deposit of the deposit of		• •
attached Examiner's comment regarding REQUIREME		
attachment(s)	_	
. Notice of References Cited (PTO-892)		formal Patent Application (PTO-152)
☐ Notice of Draftperson's Patent Drawing Review (PTO-94		ummary (PTO-413), /Mail Date
☐ Information Disclosure Statements (PTO-1449 or PTO/S Paper No./Mail Date		Amendment/Comment
	.t. 0 57 5	Statement of Reasons for Allowance
. Examiner's Comment Regarding Requirement for Depo	sit 8. 🔼 Examiner's	Clare more of recours for resource

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DETAILED ACTION

Amendment

- 1. Receipt is acknowledged of the amendment filed on December 20, 2003. In the amendment, claims 6 and 17 were canceled; claims 1, 13, and 22 were amended and claims 23-32 were newly added. Currently, claims 1-5, 7-16, 18-32 remain for examination.
 - 2. In the amendment, Applicant recorded the Serial No. as 09/804,784, which is incorrect. The correct serial number for this application is **09/804,674**. In subsequent papers (if warranted), applicant is respectfully requested to carefully fill in all application-related information.

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Allowable Subject Matter

- 3. Claims 1-5, 7-16, and 18-32 are allowed.
- 4. The following is an examiner's statement of reasons for allowance: the claims are directed at a method and the system for quantifying risk of fraud associated with a card transaction. As shown in previously cited references to Basch et al. (US 6,119,103) and to Justice et al. (US 6,516,056), quantifying risk related with card transaction is generally known. However, the cited references, taken alone or in combination, fail to show or fairly teach the specific method wherein the charge-back history record is compared against predetermined range of charge-backs as set forth in the claims.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

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fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

5 Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to *Ahshik Kim* whose telephone number is (571)272-2393. The examiner can normally be reached between the hours of 6:00AM to 3:00PM Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee, can be reached on (571)272-2398. The fax number directly to the Examiner is (571)273-2393. The fax phone number for this Group is (703)872-9306.

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to [ahshik.kim@uspto.gov].

All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1195 OG 89.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 308-0956.

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Ahshik Kim Patent Examiner Art Unit 2876

April 6, 2004

MICHAEL O. LEE

DERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2808